

U.R. BEST

Extra, extra read all about it!

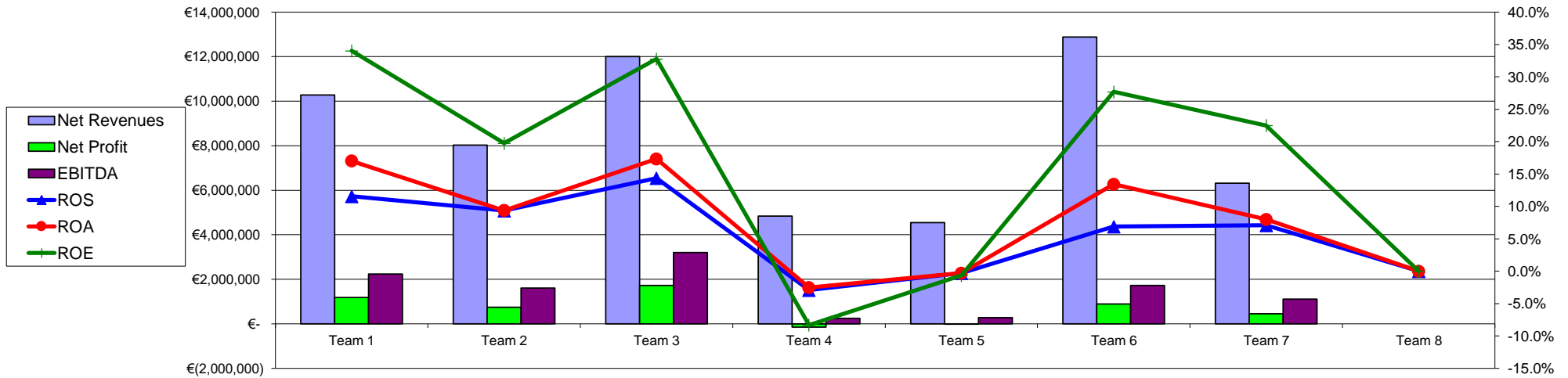
Round 3: 2023

Still a low, low €2.98
SAMCXX

Pinnacle Risk Consultants HU Bison Vic-Tree Insurance Cherry & White Gold Standard True Blue Insurance Business Birds 0

Financial Summary

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6	Team 7	Team 8
Personal Lines Commissions	€ 453,151	€ 490,564	€ 481,209	€ 494,543	€ 389,322	€ 691,021	€ 622,221	€ -
Commercial Lines Commissions	€ 5,363,010	€ 4,093,340	€ 5,994,213	€ 2,613,180	€ 1,938,108	€ 5,143,381	€ 3,137,263	€ -
Benefits Commissions & Fees	€ 3,770,399	€ 2,914,286	€ 4,628,307	€ 1,581,188	€ 1,979,479	€ 5,659,180	€ 2,124,322	€ -
Net Revenues	€ 10,281,044	€ 8,029,426	€ 12,004,370	€ 4,834,339	€ 4,554,353	€ 12,886,303	€ 6,321,500	€ -
Net Profit	€ 1,190,009	€ 750,931	€ 1,724,066	€ (140,220)	€ (14,012)	€ 887,750	€ 448,805	€ -
Net Margin	11.6%	9.4%	14.4%	-2.9%	-0.3%	6.9%	7.1%	0.0%
EBITDA	€ 2,230,191	€ 1,613,597	€ 3,205,860	€ 253,425	€ 283,788	€ 1,726,425	€ 1,111,318	€ -



Other Metrics

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6	Team 7	Team 8
Profitability Metrics								
ROS	11.6%	9.4%	14.4%	-2.9%	-0.3%	6.9%	7.1%	0.0%
ROA	17.0%	9.4%	17.3%	-2.5%	-0.3%	13.4%	8.0%	0.0%
ROE	34.0%	19.8%	32.8%	-8.3%	-0.7%	27.7%	22.5%	0.0%
Solvency/Liquidity/BS Metrics								
Cash	€ 1,628,379	€ 3,152,899	€ 4,650,739	€ 913,193	€ 582,074	€ 1,376,099	€ 1,128,835	€ -
Shareholder Distributions	€ -	€ 20,000	€ -	€ -	€ -	€ -	€ 400,000	€ -
Trust Ratio	1.90	4.31	3.90	2.32	2.16	1.82	2.35	0.00
Current Ratio	1.65	1.64	1.94	0.84	1.07	1.47	0.94	0.00
Tangible Net Worth	€ 2,077,018	€ 2,379,837	€ 3,840,405	€ 266,534	€ 720,209	€ 1,785,769	€ 576,498	€ -
Accts Receivable Turnover	15.74	14.17	21.25	11.76	12.41	17.00	16.92	0.00
Agency/Brokerage Float	€ 337,295	€ 133,376	€ 615,906	€ (26,165)	€ 10,393	€ 354,387	€ 200,037	€ -
Customer Metrics								
Average Customer Satisfaction	8.55	7.69	7.93	8.04	7.27	9.22	7.82	0.00
Life-time Value	€ 23,694	€ 19,274	€ 32,092	€ 11,218	€ 10,878	€ 21,934	€ 12,387	€ -
Customer Retention	85.9%	85.1%	77.6%	76.3%	78.5%	87.6%	75.8%	0.0%
Total PL Customers	2,405	2,577	2,227	2,510	2,047	3,114	2,787	0
New PL Customers	93	171	151	267	104	354	210	0
Total CL Customers	2,343	1,488	2,189	1,390	938	2,083	1,576	0
New CL Customers	713	300	614	295	140	458	373	0
Total Benefits Customers	277	171	264	120	133	266	169	0
New Benefits Customers	87	31	71	17	15	67	33	0
Employee Metrics								
Producer Attrition	6.8%	7.7%	14.1%	16.6%	10.2%	13.5%	20.7%	0.0%
Spread Per Employee	€ 76,914	€ 81,545	€ 104,263	€ 44,483	€ 50,150	€ 72,620	€ 65,451	€ -
Non-Comp Costs as % C/F	19.9%	27.8%	24.7%	36.9%	34.5%	23.6%	29.2%	0.0%
PL Producer FTEs	1.4	1.7	2.1	2.3	2.3	2.4	2.5	0.0
CL/EB Producers FTEs	10.8	9.4	10.2	9.1	6.4	9.9	6.9	0.0
Customer Mix								
BOP	536	375	491	487	309	474	560	0
Mid Market: General	614	170	259	367	178	446	319	0
Mid Market: Value-Added	323	207	415	166	135	290	253	0
Niche 1	105	105	102	83	86	113	100	0
Niche 2	44	33	40	23	19	47	22	0
Niche 3	91	62	65	41	28	62	16	0
Niche 4	199	48	76	76	34	128	28	0
Niche 5	40	44	54	32	34	52	16	0
Niche 6	390	443	686	116	115	473	262	0
Personal: Mass	1,988	2,146	1,715	2,053	1,659	2,388	2,126	0
Personal: VIP	417	431	512	457	388	726	661	0
Benefits: Small	247	140	222	103	109	207	147	0
Benefits: Mid-Market	30	31	42	17	23	59	23	0